





<b>Substitute for form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>	<b>Complete if Known</b>	
	Application Number	10/044,679
	Filing Date	01/11/2002
	First Named Inventor	Mark S. Craig
	Art Unit	2171
	Examiner Name	Unknown
Sheet 1 of 2	Attorney Docket Number	32995.12

### U. S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number-Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HTD	1	US-6,661,910 B2	12/09/2003	Jones et al.	
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### FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document Country Code Number Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T

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Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

**COMPLETE IF KNOWN**

Application Number	10/044,679
Filing Date	01/11/2002
First Named Inventor	Mark S. Craig
Group Art Unit	2171
Examiner Name	Unknown
Attorney Docket Number	32995.12

Sheet	2	of	2
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**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
H7D	2	Publication entitled "BofA Is Doubtful No-Check Plan," <u>The American Banker</u> , 2 pages (April 10, 1979).

Examiner Signature	H7Dass	Date Considered	1/20/07
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Approved for use through 06/30/2003. OMB 0651-0031

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

**(Use as many sheets as necessary)**

Sheet	2	of	2
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**Complete if Known**

<b>Application Number</b>	10/044/679
<b>Filing Date</b>	January 11, 2002
<b>First Named Inventor</b>	Mark S. Craig
<b>Art Unit</b>	2171
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	32995.2

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### NON PATENT LITERATURE DOCUMENTS

Examiner  
Initials\*Cite  
No. 1

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

 $T^2$ 

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BOZEMAN, United States Patent Application Publication No. US 2002/0052852 A1 titled UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM. Pub. Date May 2, 2003.

3

ABDI et al., United States Patent Application Publication No. US 2003/0015583 A1 titled SELF SERVICE CHECK CHASING SYSTEM AND METHOD, Pub. Date January 23, 2003

4

GOELLER ET AL., United States Application Publication No. U.S. 2002/178112 A1 titled POINT OF SALE CHECK SERVICE, Pub. Date November 28, 2002

**Examiner  
Signature**

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Date Considered

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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO : Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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<b>FORM PTO-1449 (Modified)</b>  LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT  (Use several sheets if necessary)	ATTY. DOCKET NO.	SERIAL NO. 10/044,679
	APPLICANTS Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.	
	FILING DATE January 11, 2002	GROUP 2164

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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
HTD ↓	AA	5,373,550	12/1994	Campbell et al.	579	100	
	AB	5,237,159	8/1993	Stephens et al.	235	379	
	AC	5,691,524	11/1997	Josephson	235	379	
	AD	6,019,282	2/2000	Thompson et al.	235	379	
	AE	6,189,785	2/2001	Lowery	235	379	
	AF	5,689,579	11/1997	Josephson	382	137	
	AG	5,783,808	7/1998	Josephson	235	379	
	AH	5,848,400	12/1998	Chang	705	35	
	AI	5,930,778	7/1999	Geer	705	45	
	AJ	6,006,208	12/1999	Forst et al.	705	39	
	AK	6,006,249	12/1999	Leong	709	107	

## FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation	
							Yes	No
HTD ↓	AL	0 475 080 A2	3/1992	Europe				
	AM							
	AN							
	AO							
	AP							

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

HTD ↓	AR	Carreker, J. D., article titled "Strides in Electronic Checking Transforming Payment System," <i>Bank Management</i> , March 1992, pp. 18, 19, 22, 24, 26, 28, 30, USA.
	AS	Arend, Mark, article titled "Check imaging: Banks are getting the picture," <i>ABA Banking Journal</i> , May 1992, pp. 44, 47, 49, 51, 53, USA.
	AT	Steinborn, Deborah, article titled "PAPERLESS: A STEP CLOSER," <i>Bank Systems + Technology</i> , January 1993, pp. 31, 33, USA.

EXAMINER  HTDass	DATE CONSIDERED  1/20/07
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	<b>FILING DATE</b> January 11, 2002	<b>GROUP</b> 2164 Technology Center 2100

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate	
							May 02 2002	GROUP 3000
HTD	AA	6,038,552	3/2000	Fleischl et al.	705	44		
	AB	6,128,602	10/2000	Northington et al.	705	44		
	AC	6,181,837	1/2001	Cahill et al.	382	305		
	AD	5,592,671	1/1997	Hirayama	395	674		
	AE	5,603,031	2/1997	White et al.	395	683		
	AF	5,740,231	4/1998	Cohn et al.	379	89		
	AG	5,842,195	11/1998	Peters et al.	707	1		
	AH	5,893,098	4/1999	Peters et al.	707	10		
	AI	5,909,576	6/1999	Fulk	395	681		
	AJ	5,915,112	6/1999	Boutcher	395	684		
V	AK	5,941,945	8/1999	Aditham et al.	709	205		

**FOREIGN PATENT DOCUMENTS**

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							Yes	No
	AL							
	AM							
	AN							
	AO							
	AP							

**OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)**

HTD	AR	Blodgett, Jerry, article titled "BEYOND CHECK IMAGE STATEMENTS: A New Strategy for the '90s," <i>Advanced Imaging</i> , October 1994, pp. 73-75, USA.
	AS	Carreker, J. D., et al., article titled "ECP Today," <i>Bank Management</i> , March/April 1995, pp. 41, 42, 44, USA.
	AT	Carreker, J. D., article titled "ELECTRONIC CHECK PRESENTMENT: Capturing NEW TECHNOLOGY," <i>Bank Management</i> , March/April 1995, pp. 32-34, 38, 40, USA.

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Technology Center 2100

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
H7D	AA	5,484,988	1/1996	Hills et al.	235	379	
	AB	6,164,528	12/2000	Hills et al.	235	379	
	AC	6,283,366	9/2001	Hills et al.	235	379	
	AD	6,354,491	3/2002	Nichols et al.	235	379	
	AE	5,692,126	11/1997	Templeton et al.	395	200.02	5,692,126
	AF	6,070,244	5/2000	Orchier et al	713	201	6,070,244
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## FOREIGN PATENT DOCUMENTS

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							Yes	No
	AL							
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	AP							

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

H7D	AR	Anon., article titled "ECP, Image Issues Demand Action," <i>Bank Management</i> , May/June 1995, pp. 69-70, USA.
	AS	Anon., article titled "The Ten-Year Plan," <i>Banking Strategies</i> , July/August 1998, pp. 68, 70, USA.
	AT	Murphy, Patricia A., article titled "Imaging Technology Encouraging the Spread of Electronic Check Conversion," <i>Stores</i> , April 2000, pp. 84, 86, USA.

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	APPLICANTS Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.	
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							Yes	No
	AL							
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## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

H7D	AR	Anon., article titled "Check-Conversion Survival," <i>Chain Store Age</i> , November 2000, pp. 118, 120, USA.
↓	AS	Bumister, John, article titled "Cash management in Canada: How the system works," <i>Financial Executive</i> , September/October 1987, pp. 53-56, Canada.
↓	AT	Masonson, Leslie N., article titled "Check truncation and ACH trends," <i>Healthcare Financial Management</i> , July 1993, pp. 64-65, USA.

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**FORM PTO-1449 (Modified)**
**LIST OF PATENTS AND PUBLICATIONS  
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(Use several sheets if necessary)

ATTY. DOCKET NO.

SERIAL NO.

10/044,679

APPLICANTS

Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.

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	AO							
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## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

H70	AR	O'Keefe, Michele, article titled "Imaging: Getting Clear Benefits," <i>Bank Systems + Technology</i> , November 1994, pp. 42, 44, USA.
↓	AS	Lunt, Penny, article titled "Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53, 54, 56, USA.
↓	AT	Richter, Vicki, article titled "ECP: The Antidote for Check Fraud," <i>TMA Journal</i> , September/October 1995, pp. 14-18, USA.

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	APPLICANTS Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.		
	FILING DATE January 11, 2002		

GROUP 3600

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							Yes	No
	AL							
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	AO							
	AP							

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

HTD	AR	Campbell, Jim, article titled "Who Will Own The Customer? Finding Solutions," <i>Vital Speeches of the Day</i> , March 15, 1997, pp. 339-343, USA.
↓	AS	Medina, Maria, article titled "New Applications for Text Recognition," <i>Imaging &amp; Document Solutions</i> , December 2000, pp. 49-53, USA.
↓	AT	

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